Twin Cities Compass

Housing and other important issues in our region
Craig Helmstetter
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CURA Housing Forum
December 2008

Funders
- Bush Foundation
- Greater Twin Cities United Way
- The McKnight Foundation
- The Minneapolis Foundation
- The Saint Paul Foundation
- 3M Foundation
- St. Paul Travelers Foundation
- Wells Fargo Foundation
- Amherst H. Wilder Foundation
Current organizational partners

- Itasca Project
- Greater Twin Cities United Way
- Citizens League
- Twin Cities Public Television

Volunteers

- 300+
- Nine topic committees
  - Civic Engagement
  - Early Childhood
  - Economy & Workforce
  - Education
  - Environment
  - Health
  - Housing
  - Public Safety
  - Transportation
- Disparities Advisory Committee
- Technical Advisory Committee
- Communications Advisory Committee
- Governance Committee
Co-conveners

- **Civic Engagement**
  - Sean Kershaw, Citizens League
- **Early Childhood**
  - Barbara Yates, Minnesota Early Learning Foundation
- **Economy and Workforce**
  - Michael Gorman, Split Rock Partners
- **Education**
  - Commissioner Alice Seagren, Minnesota Department of Education
- **Environment**
  - Steve Morse, Minnesota Environmental Partnership
- **Health**
  - Mary Brainerd, HealthPartners
- **Housing**
  - Commissioner Timothy Marx, Minnesota Housing Finance Agency
- **Public Safety**
  - Tom Johnson, Council on Crime and Justice
- **Transportation**
  - Robert Johns, Center for Transportation Studies
- **Disparities**
  - Sandra L. Vargas, Minneapolis Foundation

Good intentions +

No common base of information =

**Inefficient decisions**
Good intentions + 
Sound, credible information + 
Common sense of purpose = 

Productive decisions for a strong region

Twin Cities Compass housing 101 final exam, fall semester 2008

Question 1 (extra credit)

What is your familiarity with Twin Cities Compass website (www.tccompass.org)?

A. I visit it often
B. I have been there a couple of times
C. I haven’t visited the site – yet
Question 1 (extra credit)

What is your familiarity with Twin Cities Compass website (www.tccompass.org)?

A. I visit it often (full credit)
B. I have been there a couple of times (half credit)
C. I haven’t visited the site – yet

Context

- Growth of suburban areas
- Diversity
- Aging
- Faltering economy
Growth of suburban areas

Total population and growth forecast by central cities and suburbs
7-county region, 1950-2030

U.S. Census Bureau, Decennial census (1990 and 2000), U.S. Census Bureau, Inter-censal estimates (2005), and Metropolitan Council (2007)

Increasing diversity

Persons of Color (numeric)
7-county region, 1950-2007

Aging

The region’s White population is older

U.S. Census Bureau (2007)
The region’s population Of Color is younger.

The younger the age group, the higher the proportion that is Of Color.
Median income

Income is strong relative to the nation

Poverty

Lower poverty rate than nation – but not for people Of Color
Poverty
Fairly economically segregated

Economic output
Growth rate lags the nation
What are the key barometers of housing in the Twin Cities?

A. Median home sales price  
B. Building permits  
C. Number homeless  
D. Number of foreclosures  
E. Proportion housing cost burdened  
F. Homeownership rate – *actually ownership gap*  
G. Apartment vacancy rates  
H. None of these / something else
The Twin Cities have a lower rate of cost-burdened households than the nation as a whole?

A. True
B. False
Cost-burdened households

Burdens have increased and caught up to nation

Cost-burdened households
Low-income households most likely to be cost-burdened

Note: Median family income = $61,500 for a 4-person family in 2008 ($43,030 for 1 person)
Cost-burdened households
Single-parent family households most likely to be cost-burdened

Compared to the 25 largest metro areas in the nation, the homeownership rate in the Twin Cities ranks in the...

A. Top 5 (highest ownership)
B. 6-10
C. 11-20
D. 20-25 (lowest ownership)
Question 4

Compared to the 25 largest metro areas in the nation, the homeownership rate in the Twin Cities ranks in the...

A. Top 5 (highest ownership)
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Question 5

Compared to the 25 largest metro areas in the nation, the homeownership rate FOR HOUSEHOLDS HEADED BY PERSONS OF COLOR ranks in the...

A. Top 5 (highest ownership)
B. 6-10
C. 11-20
D. 20-25 (lowest ownership)
Compared to the 25 largest metro areas in the nation, the homeownership rate FOR HOUSEHOLDS HEADED BY PERSONS OF COLOR ranks in the...

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D. 20-25 (lowest ownership)

Homeownership gap
Whites are much more likely to own their homes
Homeownership gap

White-Of Color gap is bigger here than nationally

Twin Cities’ gap is among the biggest of all metro areas

1. San Bernardino, CA 10.9%
5. Seattle, WA 18.4%
10. Houston, TX 21.5%
15. Atlanta, GA 24.8%
23. MINNEAPOLIS- ST. PAUL, MN-WI 34.8%
   (13 county)
On any given night about 1 in every _____
Twin Cities residents is homeless.

A. 1 in every 1,000
B. 1 in every 500
C. 1 in every 200
D. 1 in every 100
Homelessness persists

On any given night about 1 in every 500 Twin Cities residents is homeless. What is the rate for African Americans in the Twin Cities?

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Homeless persons
County-funded shelters are operating at full capacity

What is the biggest gap in elementary school test scores?

A. **Race**: Between White students and students Of Color
B. **Income**: Between poor students and students who are not poor
C. **Mobility**: Between students who stay in the same school and students who move around
D. **Gender**: Between Boys and Girls
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**3rd Grade Reading**

**Mobility impacts performance in elementary school**

![Graph showing the impact of mobility on 3rd grade reading proficiency.](image-url)

- Students achieving MCA II 3rd grade reading state standards by mobility
- 7 county region public schools, 2006-2008
- Students classified as: Stayed in same school, All students, Started school year in different school

11th Grade Math

Mobility also impacts performance in High School

How has the foreclosure crisis impacted the Twin Cities?

A. Not much
B. Somewhat
C. I can’t believe this guy hasn’t said anything about foreclosures yet!

TCC housing 101 final exam, fall semester 2008

Question 9
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Foreclosures
Increasing cost burdens → increasing foreclosures

Increasing foreclosures → havoc in home sales

Average rent and vacancy rates, 7-county region, 2000-2008

Sources: Minneapolis Area Association of Realtors (*), Builders Association of the Twin Cities (**)
Increasing foreclosures → havoc in home sales → tightening rental market → increasing homelessness

What is the single most important thing that should be done to ensure that low-income residents have safe, decent, affordable housing in our region?

A. Cut taxes → stimulate economy → grow jobs
B. Moratorium on foreclosures
C. Increase funding for housing vouchers
D. Increase availability of emergency assistance to keep people in homes (heating, utilities)
E. Something else
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